

In re:
Matthew Luna
Debtor

Case No. 24-11874-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Jul 24, 2024

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2024:

Recip ID	Recipient Name and Address
db	Matthew Luna, 2115 Orange Ave Apt B, Costa Mesa, CA 92627-7527
42065022	+ ECSI/UNIVERSITY OF CAL, 101 ALDRICH HALL, IRVINE, CA 92697-0001
42065021	Earnest Operations / Navient, 535 Mission St Ste 1663, San Francisco, CA 94105-2997

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bhestonecf@gmail.com	Jul 25 2024 00:58:00	Benjamin Heston, Nexus Bankruptcy, 3090 Bristol Street #400, Costa Mesa, CA 92626
tr	Email/Text: richard.marshack@txitrustee.com	Jul 25 2024 00:58:00	Richard A Marshack (TR), Marshack Hays Wood LLP, 870 Roosevelt, Irvine, CA 92620
smg	EDI: EDD.COM	Jul 25 2024 04:27:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jul 25 2024 04:27:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42065014	EDI: MAXMSAIDV	Jul 25 2024 04:27:00	Aidvantage / Department of Education, PO Box 300001, Greenville, TX 75403-3001
42065015	Email/PDF: bncnotices@becket-lee.com	Jul 25 2024 01:21:36	American Express, PO Box 981535, El Paso, TX 79998-1535
42065017	EDI: BMW.COM	Jul 25 2024 04:27:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
42065016	+ EDI: BANKAMER2	Jul 25 2024 04:27:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4036
42065018	EDI: CITICORP	Jul 25 2024 04:26:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42065019	EDI: CITICORP	Jul 25 2024 04:26:00	Citibank / Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
42065023	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 25 2024 00:58:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42065024	EDI: IRS.COM	Jul 25 2024 04:27:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
42065025	Email/Text: bkrgeneric@penfed.org	Jul 25 2024 00:58:00	Pentagon Federal Credit Union, PO Box 1432,

District/off: 0973-8	User: admin	Page 2 of 2
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		Alexandria, VA 22313-1432	
42065026	^ MEBN	Jul 25 2024 00:34:24	PROSPER MARKETPLACE IN, 221 MAIN ST STE 300, SAN FRANCISCO, CA 94105-1909
42065027	+ EDI: SYNC	Jul 25 2024 04:26:00	SYNCB/PPC, PO BOX 530975, ORLANDO, FL 32896-0001
42065028	+ EDI: SYNC	Jul 25 2024 04:26:00	SYNCB/VENMO, PO BOX 965015, ORLANDO, FL 32896-5015
42065029	+ EDI: WTRRN BANK.COM	Jul 25 2024 04:27:00	TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
42065030	Email/Text: bknotice@upgrade.com	Jul 25 2024 00:58:00	UPGRADE INC, 275 BATTERY ST FL 23, SAN FRANCISCO, CA 94111

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
42065020	##+	CITIZENS BANK, 870 WESTMINSTER ST, PROVIDENCE, RI 02903-4024

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2024	Signature: <u>/s/Gustava Winters</u>
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Information to identify the case:			
Debtor 1:	Matthew Luna		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Central District of California		
Case number:	8:24-bk-11874-SC		
	Social Security number or ITIN:	xxx-xx-8013	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	7 7/24/24	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

05/24

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Matthew Luna	
2. All other names used in the last 8 years		
3. Address	2115 Orange Ave Apt B Costa Mesa, CA 92627-7527	
4. Debtor's attorney Name and address	Benjamin Heston Nexus Bankruptcy 3090 Bristol Street #400 Costa Mesa, CA 92626	Contact phone 949-312-1377 Email _____
5. Bankruptcy trustee Name and address	Richard A Marshack (TR) Marshack Hays Wood LLP 870 Roosevelt Irvine, CA 92620	Contact phone 949-333-7777 Email _____

5/

For more information, see pages 2 and 3 >

Debtor **Matthew Luna**

Case number **8:24-bk-11874-SC**

6. Bankruptcy clerk's office	411 West Fourth Street, Suite 2030, Santa Ana, CA 92701-4593	Hours Open: 9:00 AM – 4:00 PM Contact phone 855-460-9641 Dated: 7/24/24
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	August 27, 2024 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
The trustee is designated to preside at the meeting of creditors. The case is covered by the chapter 7 blanket bond on file with the court.		Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 224 236 8893, and Passcode 7892402221, OR call 1 657 222 4213
For additional meeting information go to https://www.iustice.gov/ust/moc .		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/28/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

For more information, see pages 1 and 3 >

Debtor **Matthew Luna**

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13. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
14. Failure to File a Statement and/or Schedule(s)	<p>IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS, the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.</p> <p>SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.</p>
15. Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 411 West Fourth Street, Suite 7160, Santa Ana, CA 92701.

For more information, see pages 1 and 2 >